

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael J. Kines  
 Debtor

Case No. 16-13781-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 12

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db  
 13734220 +Michael J. Kines, 810 Serrill Avenue, Lansdowne, PA 19050-3619  
 +Franklin Mint Fcu IL, 2240 Edgemont Ave, Chester, PA 19013-5033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QLEFELDMAN.COM Sep 17 2016 01:48:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603

smg E-mail/Text: bankruptcy@phila.gov Sep 17 2016 02:08:45 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2016 02:07:24  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 17 2016 02:08:41 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13734217 +EDI: AFNIRECOVERY.COM Sep 17 2016 01:48:00 Afni, 1310 Martin Luther King Dr,  
 Bloomington, IL 61701-1465

13734218 +EDI: CAPITALONE.COM Sep 17 2016 01:48:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285

13734219 +EDI: DISCOVER.COM Sep 17 2016 01:48:00 Discover Financial, Attn: Bankruptcy,  
 Po Box 3025, New Albany, OH 43054-3025

13734221 +E-mail/Text: tmorris@creditics.com Sep 17 2016 02:08:17 Innovative Credit Solu,  
 2900 Bristol St Ste C204, Costa Mesa, CA 92626-5945

13769382 EDI: RECOVERYCORP.COM Sep 17 2016 01:48:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13734222 +EDI: DRIV.COM Sep 17 2016 01:48:00 Santander Consumer USA, Po Box 961245,  
 Fort Worth, TX 76161-0244

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Reverse Mortgage Solutions, Inc.  
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Reverse Mortgage Solutions, Inc.  
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
 RICHARD F. WEINSTEIN on behalf of Debtor Michael J. Kines rfwlawl@comcast.net  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Michael J. Kines</u>	Social Security number or ITIN	<b>xxx-xx-1085</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-13781-mdc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Kines

9/15/16

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**